

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kenneth Patrick Ray  
Debtor

Case No. 22-00036-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Apr 13, 2022

User: AutoDocket  
Form ID: ntsempas

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2022:**

Recip ID	Recipient Name and Address
db	+ Kenneth Patrick Ray, 14846 Sherwood Drive, Greencastle, PA 17225-9471
cr	+ U.S. Bank Trust National Association, not in its i, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
5454992	++ AR RESOURCES INC, PO BOX 1056, BLUE BELL PA 19422-0287 address filed with court:, AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
5455001	++ FAY SERVICING LLC, P O BOX 814609, DALLAS TX 75381-4609 address filed with court:, Fay Servicing LLC, Attn: Bakruptcy Dept, PO Box 809441, Chicago, IL 60680
5455002	First Energy/Penn Power, 2800 Pottsville Pike, Post Office Box 16001, Reading, PA 19612-6001
5455003	Franklin Cty Tax Bureau, 443 Stanley Avenue, Chambersburg, PA 17201-3600
5455004	+ KML Law Group PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5461554	+ Maryland Dept of Labor, Div of Unemployment Insurance, 1100 Eutaw Street, Baltimore MD 21201-2226
5455012	+ Rescue Hose Company No 1/Green, 842 S Washington Street, Greencastle, PA 17225-1346
5455014	+ Summit Health/Chambersburg Hospital, 112 N 7th Street, Chambersburg, PA 17201-1700
5455017	+ Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
5455018	+ Tracy Ray, 544 S Carlisle Street, Greencastle, PA 17225-1591
5457360	+ U.S. Bank Trust National Association, not in its, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076-2102
5455020	Waynesboro Area ALS Unit Inc, Post Office Box 726, New Cumberland, PA 17070-0726
5456654	+ Wellspan Health, P O Box 15119, YORK, PA 17405-7119

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Apr 13 2022 18:39:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5454992	Email/Text: collectors@arresourcesinc.com	Apr 13 2022 18:37:00	AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422
5454993	+ Email/Text: g20956@att.com	Apr 13 2022 18:37:00	AT&T, PO Box 537104, Atlanta, GA 30353-7104
5454997	Email/Text: customercareus@creditcorpsolutionsinc.com	Apr 13 2022 18:36:00	Credit Corp Solutions, Attn: Bankruptcy, 63 East 11400 South #408, Sandy, UT 84070
5454994	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 13 2022 18:39:12	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
5454996	+ Email/Text: documentfiling@lciinc.com	Apr 13 2022 18:36:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
5454998	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 13 2022 18:39:13	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5454999	+ Email/Text: mrdiscen@discover.com	Apr 13 2022 18:36:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5455000	+ Email/Text: bknotice@ercbpo.com	Apr 13 2022 18:37:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412

5455001	Email/Text: ECF@fayservicing.com	Apr 13 2022 18:37:00	Fay Servicing LLC, Attn: Bakruptcy Dept, PO Box 809441, Chicago, IL 60680
5454989	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 13 2022 18:37:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5454995	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 13 2022 18:39:06	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
5455005	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 13 2022 18:39:07	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497
5458655	Email/PDF: resurgentbknotifications@resurgent.com	Apr 13 2022 18:39:07	LVNV Funding, LLC c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5455006	Email/Text: camanagement@mtb.com	Apr 13 2022 18:37:00	M & T Bank, Po Box 900, Millsboro, DE 19966
5456009	+ Email/Text: camanagement@mtb.com	Apr 13 2022 18:37:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5455007	+ Email/Text: bankruptcy@ncaks.com	Apr 13 2022 18:36:00	National Credit Adjusters, LLC, 327 West 4th Avenue, Po Box 3023, Hutchinson, KS 67504-3023
5455008	+ Email/Text: Bankruptcies@nragroup.com	Apr 13 2022 18:37:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5457414	Email/PDF: cbp@onemainfinancial.com	Apr 13 2022 18:39:12	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5455009	+ Email/PDF: cbp@onemainfinancial.com	Apr 13 2022 18:39:12	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5454990	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 13 2022 18:37:00	PA Dept of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5455010	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 13 2022 18:39:07	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
5462559	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 13 2022 18:39:12	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5458975	Email/Text: bnc-quantum@quantum3group.com	Apr 13 2022 18:37:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
5455011	+ Email/Text: bankruptcy@republicbank.com	Apr 13 2022 18:37:00	Republic Bank and Trust Co, 601 W Market Street, Louisville, KY 40202-2700
5455013	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 13 2022 18:39:13	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5455015	+ Email/Text: bankruptcy@sw-credit.com	Apr 13 2022 18:37:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
5455184	+ Email/PDF: gecsed@recoverycorp.com	Apr 13 2022 18:39:07	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5455016	+ Email/PDF: gecsed@recoverycorp.com	Apr 13 2022 18:39:06	Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
5455017	+ Email/Text: bncmail@w-legal.com	Apr 13 2022 18:37:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
5455019	+ Email/Text: ECMCBKNotices@ecmc.org	Apr 13 2022 18:37:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
5462990	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 13 2022 18:37:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5454991		2nd Wife (Need her name and address)
cr	*+	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5461555	*+	Wellspan Health, PO Box 15119, York PA 17405-7119

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2022 at the address(es) listed below:

Name	Email Address
Gary J Imblum	on behalf of Debtor 1 Kenneth Patrick Ray gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Kara Katherine Gendron (Trustee)	karagendrontrustee@gmail.com PA89@ecfbis.com,trusteenoticesbox@gmail.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Kenneth Patrick Ray  
aka Kenneth P Ray

**Debtor 1**

**Debtor(s)**

Chapter: 7

Case number: 1:22-bk-00036-HWV

Document Number: 40

Matter: Motion to Convert 7 to 13

**Notice**

Notice is hereby given that:

This Bankruptcy Petition was filed on January 11, 2022.

A hearing on the above referenced matter has been scheduled for:

<b>United States Bankruptcy Court Ronald Reagan Federal Building, Bankruptcy Courtroom (3rd Floor), Third &amp; Walnut Streets, Harrisburg, PA 17101</b>	<b>Date: 5/3/22 Time: 09:30 AM</b>
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Any objection/response to the above referenced matter must be filed and served on or before **April 27, 2022**.

If service was properly made and Respondent(s) fail to file an objection/response by the above specified date, the Court **may** determine after review of the Motion that no hearing is required and grant the relief requested.

If a default order has not been signed and entered, the parties or their counsel are required to appear in Court at the hearing on the above date and time.

**FACE MASKS AND APPROPRIATE SOCIAL DISTANCING WILL BE REQUIRED IN THE COURTROOM.**

Initial requests for a continuance of hearing (*L.B.F. 9013-3, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

**Address of the Bankruptcy Clerk's Office:**  
Ronald Reagan Federal Building  
228 Walnut St, Rm 320  
Harrisburg, PA 17101-1737  
(717) 901-2800

**For the Court:**  
Terrence S. Miller  
Clerk of the Bankruptcy Court:  
By: Pamela Radginski, Deputy Clerk

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: April 13, 2022

ntsempas(05/18)